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WHAT IS CLAIMED IS:

 A method for provisioning user support in a call-center environment, comprising:

maintaining a plurality of selectable user interface (U/I) models, the U/I models adapted to assist a user in performing a desired transaction;

initiating, in response to a user connection, a current U/I model based on at least one aspect of the user connection;

requesting user selection of a transaction to be performed in accordance with the current U/I model;

monitoring user responsiveness during the user connection;

determining, based on a next node of the selected transaction and at least one aspect of monitored user responsiveness, whether an alternative U/I model is more likely than the current U/I model to elicit effective user responsiveness to the next node;

replacing the current U/I model with a selected alternative U/I model in response to a determination of a preference for the selected alternative U/I model;

activating, after replacement with the selected alternative U/I model, the currently preferred U/I model;

prompting the user as to performance of the next node of the selected transaction in accordance with the current U/I model;

repeating the determining, replacing, activating and prompting steps so long as the selected transaction requires completion of an additional node;

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summarizing information gathered during performance of the selected transaction;

requesting user verification of the summarized information;

soliciting any unverified information from the user; repeating the summarizing, requesting and soliciting steps until there remains no unverified information;

submitting at least one aspect of monitored user responsiveness to a U/I model update system;

evaluating, by the U/I model update system, whether the monitored user responsiveness warrants updating one or more of the plurality of selectable U/I models; and

updating, in accordance with the evaluating step, one or more of the plurality of selectable U/I models.

2. A system for providing user support, comprising:

at least one processor;

a memory operably coupled to the at least one processor;

at least one storage device operably coupled to the processor and the memory, the storage device operable to maintain a plurality of user interface (U/I) models;

a communication interface operably coupled to the processor and the memory, the communication interface operable to communicate information to and from at least one user; and

a program of instructions storable in the memory and executable by the processor, the program of instructions operable to select a current U/I model from the plurality of U/I models based on at least one characteristic of a communication connection, query the user for selection of a transaction to be performed in accordance with the current U/I model, observe at least one of a user response to the query, re-select the current U/I model if the at least one user response characteristic fails to meet an efficacy standard, prompt the user in furtherance of the selected transaction in accordance with the current U/I model and repeat the observe, re-select and prompt operations until the user communication connection is released.

3. The system of Claim 2, further comprising the program of instructions operable to update one or more U/I models based on observed user responses.

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4. The system of Claim 2, further comprising the program of instructions operable to perform a U/I model update upon completion of at least one node of the selected transaction.

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5. The system of Claim 2, further comprising the program of instructions operable to predict the U/I likely to be most effective in eliciting a desired user response

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6. The system of Claim 2, further comprising the program of instructions operable to present a transaction summary to the user upon completing at least one node of the selected transaction

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7. The system of Claim 2, further comprising the program of instructions operable to present motivational prompts to elicit desired user responsiveness.

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- 8. The system of Claim 2, further comprising the program of instructions operable to verify user entries after completion of at least one node of the selected transaction.
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- 9. The system of Claim 2, further comprising the program of instructions operable to verify user entries meeting a predefined measure of complexity.

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10. The system of Claim 2, further comprising the program of instructions operable to repeat the observe, re-select and prompt operations at each node of the selected transaction.

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11. The system of Claim 2, further comprising the program of instructions operable to obtain information required to complete at least a portion of the selected transaction from the user communication connection.

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12. A computer readable medium embodying a program of instructions, the program of instructions implementing a method for guiding a user through one or more nodes of a transaction, the program of instructions operable to:

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receive a user request for a desired transaction; select a user interface (U/I) model likely to effect completion of a next stage of the requested transaction;

prompt the user, in accordance with the selected U/I model, through the next stage of the requested

20 transaction; and

repeat the select and prompt operations for each stage required by the requested transaction.

13. The computer readable medium of Claim 12,
25 further comprising the program of instructions operable
to select an initial U/I model based on at least one
characteristic of a communication connection with the
user.

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- 14. The computer readable medium of Claim 12, further comprising the program of instructions operable to select the U/I model likely to effect completion of the next stage of the requested transaction from a library of U/I models.
- 15. The computer readable medium of Claim 12, further comprising the program of instructions operable to modify a U/I model based on one or more aspects of completing the requested transaction.
- 16. The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize information gathered through at least one stage of the requested transaction.
- 17. The computer readable medium of Claim 12, further comprising the program of instructions operable to suggest benefits to the user of user compliance with the instructions directed to completing a stage of the requested transaction.
- 18. The computer readable medium of Claim 12, further comprising the program of instructions operable to gather information required to complete the requested transaction from a communication connection with the user.

19. The computer readable medium of Claim 12, further comprising the program of instructions operable to adapt the selected U/I model to conform with at least one identified aspect of the requested transaction.

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20. The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize and present for user confirmation, information collected through one or more stages of the requested transaction.